

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	Case No. 16-36035
	§	
SANDRA L ALVARADO	§	
	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:	\$249,100.00	Assets Exempt:	\$2,000.00
<i>(without deducting any secured claims)</i>			
Total Distributions to Claimants:	\$6,659.31	Claims Discharged Without Payment:	\$209,391.01
Total Expenses of Administration:	\$3,727.19		

3) Total gross receipts of \$10,386.50 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$10,386.50 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$390,009.05	\$20,125.72	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$3,727.19	\$3,727.19	\$3,727.19
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$112,790.00	\$105,472.32	\$105,472.32	\$6,659.31
Total Disbursements	\$502,799.05	\$129,325.23	\$109,199.51	\$10,386.50

4). This case was originally filed under chapter 7 on 11/11/2016. The case was pending for 15 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 02/08/2018

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Checking account @ Chase Bank	1129-000	\$814.15
Saving Account @ Chase Bank	1129-000	\$163.22
2016 Federal Tax Refund	1224-000	\$6,003.82
IL Unclaimed Funds (6398682)	1229-000	\$517.09
Fraudulent Transfer - Payments on Debtor's mother's car	1241-000	\$2,888.22
TOTAL GROSS RECEIPTS		\$10,386.50

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Auto Finance,	4210-000	\$26,896.00	\$20,125.72	\$0.00	\$0.00
	Ally	4110-000	\$7,840.00	\$0.00	\$0.00	\$0.00
	Anselmo Lindberg Oliver LLC	4110-000	\$0.00	\$0.00	\$0.00	\$0.00
	Wells Fargo	4110-000	\$355,273.05	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$390,009.05	\$20,125.72	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David P. Leibowitz, Trustee	2100-000	NA	\$1,788.65	\$1,788.65	\$1,788.65
David P. Leibowitz, Trustee	2200-000	NA	\$38.70	\$38.70	\$38.70
Green Bank	2600-000	NA	\$59.46	\$59.46	\$59.46
Lakelaw, Attorney for Trustee	3110-000	NA	\$1,825.00	\$1,825.00	\$1,825.00
Lakelaw, Attorney for Trustee	3120-000	NA	\$15.38	\$15.38	\$15.38
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$3,727.19	\$3,727.19	\$3,727.19

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	Midland Funding, LLC	7100-900	\$607.00	\$318.10	\$318.10	\$318.10
3	PNC Bank, N.A.	7100-900	\$1,605.00	\$1,504.43	\$1,504.43	\$1,504.43
4	Portfolio Recovery Associates, LLC	7100-900	\$0.00	\$397.47	\$397.47	\$397.47
5	PNC BANK N.A.	7200-000	\$0.00	\$103,252.32	\$103,252.32	\$4,439.31
	BANK OF AMERICA	7100-000	\$5,692.00	\$0.00	\$0.00	\$0.00
	HH GREG	7100-000	\$1,397.00	\$0.00	\$0.00	\$0.00
	Kohls	7100-000	\$237.00	\$0.00	\$0.00	\$0.00
	PNC Bank	7100-000	\$103,252.00	\$0.00	\$0.00	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$112,790.00	\$105,472.32	\$105,472.32	\$6,659.31

ASSET CASES

Case No.: 16-36035
Case Name: ALVARADO, SANDRA L
For the Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 11/11/2016 (f)
§341(a) Meeting Date: 12/08/2016
Claims Bar Date: 06/12/2017

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA = § 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	Single Family Home 11006 Windsor Dr Westchester, IL 60154	\$223,100.00	\$0.00	\$0.00	FA
2	2014 Subaru Outback	\$19,000.00	\$0.00	\$0.00	FA
3	2011 Mitsubishi Endeavor	\$7,000.00	\$0.00	\$0.00	FA
4	Normal and necessary household goods	\$1,500.00	\$0.00	\$0.00	FA
5	Necessary and normal wearing apparel	\$500.00	\$0.00	\$0.00	FA
6	Checking account @ Chase Bank	\$1,000.00	\$1,000.00	\$814.15	FA
Asset Notes: Agreed to settle using Debtor's pro-rated portion of tax refund (order approving settlement entered on 08/16/2017 at dkt #40).					
7	Saving Account @ Chase Bank	\$200.00	\$200.00	\$163.22	FA
Asset Notes: Agreed to settle using Debtor's pro-rated portion of tax refund (order approving settlement entered on 08/16/2017 at dkt #40).					
8	Term life insurance	\$0.00	\$0.00	\$0.00	FA
9	IL Unclaimed Funds (6398682) (u)	\$0.00	\$517.09	\$517.09	FA
Asset Notes: Claim #6398682 Submitted 12/21/16					
10	Fraudulent Transfer - Payments on Debtor's mother's car (u)	\$0.00	\$2,888.22	\$2,888.22	FA
Asset Notes: Settlement payments made in 10 installments; order entered on 4/5/2017 at dkt #31.					
11	2016 Federal Tax Refund (u)	\$0.00	\$6,003.82	\$6,003.82	FA
Asset Notes: Debtor's pro-rated portion: \$977.37; Debtor agreed to waive claim to her pro-rated portion so that funds could be applied in settlement of Trustee's claim to non-exempt funds in her bank accounts as of petition. (See order entered 08/16/2017 at dkt#40.)					

TOTALS (Excluding unknown value)

\$252,300.00

\$10,609.13

\$10,386.50

Gross Value of Remaining Assets

\$0.00

Initial Projected Date Of Final Report (TFR): 09/30/2017Current Projected Date Of Final Report (TFR): 12/29/2017

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

FORM 2
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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-36035
Case Name: ALVARADO, SANDRA L
Primary Taxpayer ID #: **_***4354
Co-Debtor Taxpayer ID #:
For Period Beginning: 11/11/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3501
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
03/16/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (1 of 10)	1241-000	\$300.00		\$300.00
03/31/2017		Green Bank	Bank Service Fee	2600-000		\$0.26	\$299.74
04/03/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (2 of 10)	1241-000	\$300.00		\$599.74
04/17/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (3 of 10)	1241-000	\$300.00		\$899.74
04/28/2017		Green Bank	Bank Service Fee	2600-000		\$1.06	\$898.68
05/02/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (4 of 10)	1241-000	\$300.00		\$1,198.68
05/15/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (5 of 10)	1241-000	\$300.00		\$1,498.68
05/31/2017		Green Bank	Bank Service Fee	2600-000		\$2.13	\$1,496.55
06/01/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (6 of 10)	1241-000	\$300.00		\$1,796.55
06/13/2017		US Treasury	2016 Federal Tax Refund	*	\$6,981.19		\$8,777.74
	{11}		Estate Portion - 2016 Federal Tax Refund \$6,003.82	1224-000			\$8,777.74
	{6}		Debtor's Pro-Rated Portion - To be used to settle for non-exempt funds in bank accounts \$814.15	1129-000			\$8,777.74
	{7}		Debtor's Pro-Rated Portion - To be used to settle for non-exempt funds in bank accounts \$163.22	1129-000			\$8,777.74
06/14/2017	3001	SANDRA ALVARADO	VOID - Debtor's Pro-Rated Portion - 2016 Tax Refund	8500-003		\$977.37	\$7,800.37
06/20/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (7 of 10)	1241-000	\$300.00		\$8,100.37
06/30/2017		Green Bank	Bank Service Fee	2600-000		\$10.08	\$8,090.29
07/05/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (8 of 10)	1241-000	\$300.00		\$8,390.29
07/20/2017	3001	VOID: SANDRA ALVARADO	VOID - Debtor to settle with Trustee for non-exempt funds in bank account.	8500-003		(\$977.37)	\$9,367.66
07/25/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (9 of 10)	1241-000	\$300.00		\$9,667.66
07/31/2017		Green Bank	Bank Service Fee	2600-000		\$14.20	\$9,653.46
08/01/2017	(10)	ALVARADO, SANDRA L	Settlement - Payments on mother's car (10 of 10)	1241-000	\$188.22		\$9,841.68
08/31/2017		Green Bank	Bank Service Fee	2600-000		\$15.88	\$9,825.80
09/29/2017		Green Bank	Bank Service Fee	2600-000		\$15.85	\$9,809.95
10/19/2017	(9)	State of Illinois - Comptroller	IL Unclaimed Funds	1229-000	\$517.09		\$10,327.04

SUBTOTALS

\$10,386.50

\$59.46

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-36035
Case Name: ALVARADO, SANDRA L
Primary Taxpayer ID #: **_***4354
Co-Debtor Taxpayer ID #:
For Period Beginning: 11/11/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3501
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
01/09/2018	3002	David P. Leibowitz	Trustee Compensation	2100-000		\$1,788.65	\$8,538.39
01/09/2018	3003	David P. Leibowitz	Trustee Expenses	2200-000		\$38.70	\$8,499.69
01/09/2018	3004	Lakelaw	Claim #: ; Amount Claimed: \$1,825.00; Distribution Dividend: 100.00%;	3110-000		\$1,825.00	\$6,674.69
01/09/2018	3005	Lakelaw	Claim #: ; Amount Claimed: \$15.38; Distribution Dividend: 100.00%;	3120-000		\$15.38	\$6,659.31
01/09/2018	3006	Midland Funding, LLC	Claim #: 2; Amount Claimed: \$318.10; Distribution Dividend: 100.00%;	7100-900		\$318.10	\$6,341.21
01/09/2018	3007	PNC Bank, N.A.	Claim #: 3; Amount Claimed: \$1,504.43; Distribution Dividend: 100.00%;	7100-900		\$1,504.43	\$4,836.78
01/09/2018	3008	Portfolio Recovery Associates, LLC	Claim #: 4; Amount Claimed: \$397.47; Distribution Dividend: 100.00%;	7100-900		\$397.47	\$4,439.31
01/09/2018	3009	PNC BANK N.A.	Claim #: 5; Amount Claimed: \$103,252.32; Distribution Dividend: 4.30%;	7200-000		\$4,439.31	\$0.00
TOTALS:					\$10,386.50	\$10,386.50	\$0.00
Less: Bank transfers/CDs					\$0.00	\$0.00	
Subtotal					\$10,386.50	\$10,386.50	
Less: Payments to debtors					\$0.00	\$0.00	
Net					\$10,386.50	\$10,386.50	

For the period of 11/11/2016 to 2/8/2018

Total Compensable Receipts: \$10,386.50
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$10,386.50
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$10,386.50
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$10,386.50
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the account between 03/16/2017 to 2/8/2018

Total Compensable Receipts: \$10,386.50
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$10,386.50
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$10,386.50
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$10,386.50
Total Internal/Transfer Disbursements: \$0.00

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 16-36035
Case Name: ALVARADO, SANDRA L
Primary Taxpayer ID #: **_***4354
Co-Debtor Taxpayer ID #:
For Period Beginning: 11/11/2016
For Period Ending: 2/8/2018

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****3501
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$10,386.50

\$10,386.50

\$0.00

For the period of 11/11/2016 to 2/8/2018

Total Compensable Receipts: \$10,386.50
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$10,386.50
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$10,386.50
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$10,386.50
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 11/11/2016 to 2/8/2018

Total Compensable Receipts: \$10,386.50
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$10,386.50
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$10,386.50
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$10,386.50
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ